

# Gryskrag GreyPower

Nuusbrief  
Newsletter

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## VERLAGING VAN RENTEKOERSE IN SUID-AFRIKA

Die Organisasie vir Ekonomiese Samewerking en Ontwikkeling (OESO), het in 'n verklaring aanbeveel dat Suid-Afrika se rentekoerse verder verlaag behoort te word, "ten einde ekonomiese groei te bevorder".

Gryskrag wil hierop reageer deur daarop te wys dat laer rentekoerse nie noodwendig lei tot hoër ekonomiese groeikoerse nie. Dit kan wel aanleiding gee tot hoër besteding. Sulke besteding kan dan wel deur plaaslike produksie van goedere en dienste bevredig word of bloot deur meer van ander lande af in te voer.

Soos sake nou staan is rentekoerse in Suid-Afrika reeds laag en is depositoerse in reële terme negatief. Die reële prima-

koers beloop tans sowat 3% terwyl die norm van die IMF 6% is.

Die probleem in Suid-Afrika is nie dat reële binnelandse besteding laag is nie, maar wel dat die land sukkel om internasionaal te kan meeding. Volgens die Reserwebank het reële finale binnelandse besteding in die tydperk 2004-2011 met 34.5% gestyg terwyl die reële BBP met 27.7% toegeneem het. Invoer het met 12.7% toegeneem terwyl uitvoer met 44.1% toegeneem het. Vir 2013 lyk die prentjie min of meer dieselfde.

Voorgaande verwickelinge het tot gevolg gehad dat die lopende rekening van die betalingsbalans groot tekorte toon. Enige verdere

aanmoediging van binnelandse besteding kan die tekort net verder laat styg. Dan moet daar ruimte geskep word vir meer vaste investering en dit beteken eenvoudig dat verbruikersbesteding getemper moet word ten einde besparing te verhoog om sodanige investering te kan finansier. Suid-Afrika kan dit tans kwalik bekostig. OESO moet hom eerder bepaal by Euro-land se ernstige ekonomiese probleme en daar antwoorde help soek.

Weens voorgaande enkele redes wil Gryskrag dit duidelik stel dat verdere rentekoersdalings huidiglik nie in belang van Suid-Afrika se ekonomie sal wees nie. Gryskrag sê vir so 'n voorstel 'n duisend maal nee!

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## MANAGING INHERITED MONEY

Many people inherit a substantial amount of money and they are not always sure whether it is a better option to invest it, or to use it to pay off their debts.

The golden rule for financial planning is to use spare cash to pay off debt first, says Melissa Dyer, an investment specialist at Stanlib.

According to Dyer it is highly likely that the interest you are paying on your debt is higher than the interest you would be receiving on an investment. Until you have paid off your debt, you should not be considering investments.

If you take your inheritance and invest it before paying off your debt, and interest

rates increase, you may be forced to sell your investments to reduce your debt levels and keep up with the monthly installments.

Once you have paid off your debt, take the balance and invest that. There are hundreds of investment options available. Consult a financial adviser to find out what the best investment is for your needs.

## SA PENSIONERS LIVING ON GRANTS



Derek and Marilyn Kloppers

Derek and Marilyn Kloppers of Cape Town, along with millions of pensioners in South Africa, find it impossible to survive throughout the month on R1,260, especially when they have to pay rent for their living space.

What is incredible about Derek is that at the age of 72, he has taken it upon himself to approach the government on behalf of the 'Concerned Pensioners' group in order to request that they consider a living pension that will alleviate the poverty in

which the majority of state pensioners find themselves.

Derek and Marilyn shared with GreyPower many stories of pensioners who are on the verge of malnourishment and starvation because of escalating food prices. Pensioners who can no longer afford even the most basic of items.

After an advertisement in local community papers, Derek has galvanized a movement which, at the end of April, will march to Parliament to present a petition and memorandum to the Minister of Social Services and Pensions. This petition is asking the Speaker of Parliament to

allow them 30 minutes in order to voice their grievances. They are asking for a substantial increase of the 'Older Persons Grant'. Derek has also approached the City Council and the chief Magistrate for permission to have the march. Police will guide the pensioners and ensure that there is security for them. All the pensioners will wear black armbands and carry placards.

March with the pensioners from 11h00 on Tuesday 30 April 2013, from the Cape Town Technikon in Kaizergracht Street. Contact Derek on: [mjkloppers@telkomsa.net](mailto:mjkloppers@telkomsa.net)

## AFTREDE SEMINARE GAAN LANDSWYD PLAASVIND



Aftrede Seminare

As deel van GrysKrag en die tydskrif Plus50 se beplande strategie vir 2013 word beoog om 'n reeks seminare landswyd tesame met Sanlam as borg aan te bied.

Die seminare word aangebied aan persone wie aftrede oorweeg binne die volgende tien jaar en ook diegene wat reeds afgetree het. Ons praat dus van vyftig-plussers as groep en 65 jaar en ouer as die tweede groep wat betrek gaan word.

Daar gaan eerder op groter stede as kleiner plattelandse dorpe gefokus word.

Die volgende areas is reeds geïdentifiseer asook moontlike datums :

Pretoria, Nelspruit en Pietersburg: Vroeg in Mei 2013.

Kaapstad, George en Port Elizabeth: 10 tot 15 Junie 2013.

Bloemfontein en Kimberley: 12 tot 16 Augustus 2013.

Potchefstroom en Vereeniging: 7 tot 11 Oktober 2013.

Die seminare sal deur die volgende kundiges aangebied word. Dit sluit in Dr Piet Muller (filosoof, geregistreerde hipnoterapeut en futuroloog), Mev Esther Stals (werkzaam in die Fidusiëre Bedryfswese by ENB) en Mnr Andre de Kock (markspesialis by Sanlam Platinum).

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## DIÉ MAAND IN DIE TUIN

Bemesting.....via visse? Ons praat van akwaponika (aquaponics), en dié kweektegniek word al gewilder in restaurante wat spog met hulle eie akwaponika-groentetuine.

Hoe werk dit? Die groente - beddings word verbind aan 'n vistenk. Die visafval in die water word deur die plantwortels opgeneem as bemesting. Terselfdertyd word die water,

wat deur die groeimedium sirkuleer, gesuiwer. Dié selfonderhoudende stelsel gebruik 90% minder water as gewone kweektegnieke, en geen kunsmatige bemesting nie.

Dit raak ook weer tyd om blombolle te plant. Inheemse blombolle is maklik te kry. Hulle verkies volson en kan in die grond gelos word

om volgende jaar beter te blom. Gunsteling is freesias met hul hemelse geur, sparaxis, ixias en tjiemkerientjies.

Die bolle werk ook uitstekend in potte, met die voordeel dat jy hulle kan wegskuif nadat hulle geblom het. Volg die plantaanwysings op die pakkie noukeurig.



## HEALTH BENEFITS OF CINNAMON

Once upon a time, cinnamon was more valuable than gold. And while these days I am betting most of us would rather get our hands on 24 karats over 24 grams - a bar over a stick.

The following are ten health benefits associated with this beloved spice that studies have suggested:

1. A half teaspoon of cinnamon per day can lower your bad cholesterol (or LDL).
2. Cinnamon may help treat Type 2 Diabetes by lowering blood sugar levels and increasing the amount of

insulin production in the body.

3. Cinnamon has antifungal properties, and it's said that candida cannot live in a cinnamon environment.
4. Cinnamon can reduce the proliferation of leukemia cancer cells.
5. Cinnamon has an anti-clotting effect on the blood.
6. Honey and cinnamon combined has been found to relieve arthritis pain.
7. When added to food, cinnamon inhibits bacterial growth and make it a natural food

preservative.

8. Just smelling cinnamon boosts cognitive function and memory.
9. Cinnamon has been found to be an effective natural remedy for eliminating headaches.
10. A couple of dashes in your morning tea or cereal is all it takes to be more healthy.

We are not advocating you start guzzling cinnamon, but we are encouraging a little pinch here and there in places you might otherwise have overlooked.



Cinnamon

## BEPLAN JOU VAKANSIE AANLYN

Gestel jy oorweeg dit om volgende jaar Praag toe te gaan. Pleks daarvan om 'n reisagent te raadpleeg, gaan na [www.travelstart.com](http://www.travelstart.com), 'n webwerf wat verskillende lugdienste se tariewe met mekaar vergelyk. Dié webwerf sal die beste tarief op die gekose datums na die bestemming van jou keuse vind.

Gaan daarna na [www.tripadvisor.com](http://www.tripadvisor.com) waar reisigers onafhanklike rensensies oor hotelle, gaste-huise, restaurante en toeriste-aantreklikhede skryf.

Hier kan jy seker maak die hotel is goed geleë en nie 'n hool nie.

Laaste gaan na [www.hotels.com](http://www.hotels.com) ('n webwerf wat aan reisigers afslag bied) om te sien of daar nie 'n spesiale aanbod by jou gekose hotel is nie.

In minder as 'n halfuur het jy reeds uitgewerk die vakansie gaan jou ongeveer R18.000 per persoon kos, met watter lugdiens jy gaan vlieg en waar jy gaan bly. Indien jy wil bespreek, is dit net die kliek van 'n muis-knoppie, die invul van jou kredietkaartbesonderhede en siedaar, jy is op pad

Praag toe.

Damian Cook, die uitvoerende hoof van E.Tourism Frontiers, voorspel dat die helfte van alle besprekings aanlyn gedoen en betaal sal word teen die einde van 2013.

Volgens 'n meningspeiling deur Eye for Travel stem 71% van reis-handelsmerke saam dat sosiale media hulle in kontak gebring het met hul kliënte en 65% het aangedui hulle het direkte besprekings deur die sosiale media gegeneer.



Beplan vakansies aanlyn

## FEITE OOR WEERLIG

Alle donderstorms gaan gepaard met weerlig, wat dus te wagte kan wees sodra donderstorms ontwikkel.

Weerlig is 'n vloe van energie deur die lug. Positief en negatief gelaaiede partikels of deeltjies vorm aan die onderste en boonste deel van 'n wolk. Wanneer die aantrekkingskrag tussen hulle te sterk word, word energie vrygestel. Hierdie energie word as 'n

groot flitsende lig in die lug waargeneem.

Daar is drie tipes weerlig: Wolk-na-grond, grond-na-wolk en wolk-na-wolk.

Weerlig tref iewers die aarde sowat 100 keer elke sekonde en sowat 30% mense wat deur die weerlig getref word, sterf.

Weerlig kan dieselfde plek telkemale tref.

Die meeste weerlig kom aan die begin en aan die einde van 'n storm voor.

Sowat 85% van slagoffers wat deur die weerlig getref word is kinders en mans omdat die storm hulle oorval terwyl hulle buite speel of werk.

Die energie in 'n enkele weerligstraal, kan 'n 100 wattgloeilamp vir 90 dae laat brand.

As jy buite is en jy hoor of sien 'n naderende donderstorm, soek onmiddellik skuiling binne 'n gebou.

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**GreyPower as an Association**

GreyPower is a country-wide non-profit organisation that was founded in 1995. It is a service and goodwill association for persons of fifty years and older as well as for those who are unemployed due to early retirement.

**Vision and Mission**

The vision of GreyPower is to actively promote and develop the dignity, quality of life and social security of its members in order to enable them to continue functioning as participating responsible and active members of their communities.

The mission of GreyPower is to keep its members informed about developments that affect their interests and to support them through specialized information and guidance to enable them to handle their personal interests effectively.

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**We unite and build our future with  
our skills and experience**

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**BOOK REVIEW**

**Title:** The Gift of Years:  
Growing Older Gracefully.

**Author:** Joan Chittister

**Price:** R145.00

**Date:** 2009

**Publisher:** Bluebridge

**Hardcover:** 239 pages

**Background:** Chittister, 70 years old suggest she may be too young to write this book because life still has lessons left to offer. According to her we are each given the gift of today. It is up to us what we do with it. She counters the idea that old age need not be a time of isolation and uselessness. Rather it can be a time of great connectedness and joy and purpose. It is a time for looking back, not with regret for opportunities lost,

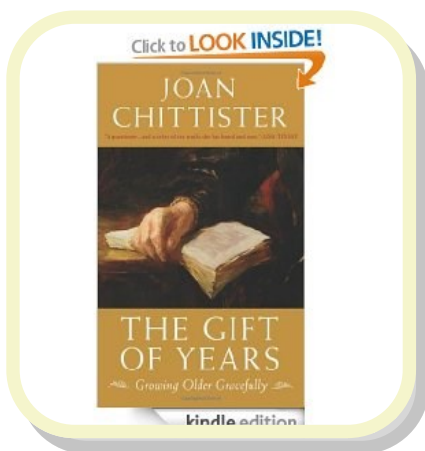
but with understanding of how the life that has been lived has meaning for who we are right now and what our future holds.

Chittister maintains that senior citizens have much to offer to the world at large. Their wisdom and their experience are a great gift. They also have the time to get involved. Without the pressures of a 9 to 5 job or raising a family, they can volunteer more, make more of a difference. They have the chance to do all the things that they always wanted to do that there was never time for before.

Of course, there are special challenges that come with the transition to later adulthood.

Chittister acknowledge that fact. It can be a struggle to cope with physical ailments and disabilities. As Chittister states, however, "there is no such thing as not coping... the only issue is whether we will choose to cope well or poorly". We have a choice, but never ever give up.

"The Gift of Years" is a gift in itself. It provides the opportunity to reflect on what it means to grow older and provides hope for a time of life that holds great promise. The book is not just for elders. It is for all those who are searching for ways to learn, grow, and make the best of our God given gifts in good and bad times.



Hardcover, Audio CD and Kindle edition available